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ABSTRACT

Consumer education may be included in the curriculum in four ways: (1) as a separate course; (2) taught jointly by a home economics teacher and a business education teacher; (3) taught by teams of teachers in home economics, business education, and social studies; and (4) by including consumer education subject matter in a course in business, home economics, or social studies. These approaches to the teaching of consumer education are briefly discussed. The four topical areas of the guide (Planned Spending, Buying Goods and Services, Using Consumer Credit, and Rights and Responsibilities) each include goals and content, behavioral objectives, student activities, vocabulary, and the needed resource materials. The appendix contains a list of consumer protection agencies, a team teaching timetable, and a teacher comment form. (BP)

ED 094277

INCOME
CONSUMPTION
EXPENDITURES
CREDIT
BUDGET
TAXES
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FOREWORD

The United States of America is considered to be one of the greatest productive forces in the world. Many citizens enjoy a high standard of living. They have more money to spend and they buy more on a per capita basis than many other people. Yet, in spite of their opulence, millions of Americans do not use their earnings to best advantage. High as it is, America's standard of living could be raised considerably. It is important, therefore, that the schools of this nation provide instruction in consumer education.

Decisions on economic matters, whether viewed as personalized or public policy, require the understanding of the principles of economics. A significant step in the education of our citizens for economic competence was the passage of Illinois Senate Bill 977. This law focuses on those basic elements of economics which must be understood if consumers are to make wise personal economic decisions.

In response to the need, the Curriculum Guide for Consumer Education--Part One was prepared. We are confident that thoughtful review of the content of this guide and use of the teaching ideas and activities here presented will promote improved competence in personal economic activities of the pupils of the Chicago public schools.

JAMES F. REDMOND
General Superintendent of Schools

ACKNOWLEDGMENT

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INTRODUCTION

Consumer education may be included in the curriculum in four ways:

Consumer Education as a separate course

Consumer Education taught jointly by a home economics teacher and a business education teacher

Consumer Education taught by an interdisciplinary team of teachers from home economics, business education, and the social studies

Consumer Education subject matter included in a course in business, home economics, or social studies.

As a Separate Course

The course, Consumer Education--Business Law (76310) is a 5X, one-credit elective in business recommended for students in grade 11 or 12.

As a Cooperative Program Involving Students in Home Economics and Business Education

Another method of including consumer education in the curriculum is to enroll students for one year of credit in Personal Development and Family Living through the home economics department or for one year of credit in Consumer Education through the business department. Students enroll for credit in the department in which an elective unit would fit their program. The classes for Personal Development and Family Living and Consumer Education meet during the same period. At the conclusion of one semester, the teachers exchange students. In other words, the total year's experience (one credit) includes one semester of Personal Development and Family Living and one semester of Consumer Education.

As a Cross-Discipline Program

Consumer Education is ideally suited to team teaching. Teachers from the areas of business education, home economics, and the social studies are especially prepared to make a contribution in this area. It would generally be expected that each member of a team involving these three disciplines would develop the unit in which he is particularly expert. The business teacher might look at the consumer in the marketplace as related to business enterprise and the seeking of profits. Personal business skills, such as recordkeeping, comparison of shopping, and check writing, would be developed. The home economics teacher would focus on the consumer as a member of the family and would develop the concepts of the importance of consumerism in family living. The social studies teacher would develop the concepts of the consumer as a social force. He would present the consumer and aggregate consumer activity as related to politics and society.

As Subject Matter in Another Program

The Part One, 10-week program in consumer education may be superimposed on separate 40-week courses in business, home economics, and social studies. As other 10-week parts of Consumer Education are developed, an entire elective course in Consumer Education may evolve. When this time comes, the student may then elect the course for the subject area unit needed in his own individual sequence--i.e., social studies, home economics, or business credit.

Business Education and Consumer Education

Business teachers can make a unique contribution to the development of consumer education. The objectives of this new course are in agreement with the established philosophies and emphasis already present in several different basic or general business courses. It will now be possible for many more students, who would not ordinarily take business subjects, to be exposed to personalized economic concepts. For those students who have had one or more of the business courses that already include some consumer information topics, the interdisciplinary approach suggested for this guide will broaden familiar topics and introduce a number of new ones.

In planning a team-teaching effort, the business department should review the material in the course guide to determine what will be its degree of participation in planning and teaching the course. Teachers of social business subjects are especially equipped to make a valuable contribution to the consumer education courses. Business teachers should be prepared to offer suggestions of judgment on effective teaching approaches, sources of information, and suggested learning standards for their classes.

In many schools, the business department should take the lead in planning and integrating the contributions of the faculty in the total consumer education effort. If he is not the team leader, certainly the business teacher will be a member of the consumer education team.

Home Economics and Consumer Education

The title Home Economics suggests that home economics education is well able to accept the responsibility of consumer education. Many of the learnings in home economics are directed toward helping youth become more intelligent and economically literate consumers. Home economics focuses on such behavioral outcomes as recognizing the importance of considering quality, price, and actual needs when buying; getting reliable information; taking proper care of equipment, clothing, food, and other products for which one is responsible; and becoming informed and competent in handling money.

The home economics teacher can contribute by helping students explore consumer tasks which may present problems for the single or married wage earner. These include the following:

developing a personal financial plan
locating and furnishing a first apartment
planning for self-improvement and relaxation
making a plan for meeting health needs
purchasing food and preparing meals
purchasing clothing or planning for clothing in the family.

Social Studies and Consumer Education

Minimum competence in consumer economics requires an understanding of the rudiments of economic organization which influence price and profits in the marketplace. The social studies teachers play an important part in the consumer education field and provide the basic understanding upon which intelligent consumer decisions are based.

Consumer education complements many of the abstract teachings of the social studies and gives practical expression to the critical thinking skills which involve the following: investigating, comparing, observing, classifying, synthesizing, interpreting, organizing information, and decision-making. Consumer education allows for the application of economics to relevant problems.

Among the social studies topics which apply to consumer education are the following: the private enterprise system, legislation affecting consumers, consumer protection, and sources of consumer economic information.

TOPICAL AREA I: PLANNED SPENDING

GOALS

To acquire a knowledge of methods of handling personal business affairs efficiently

To develop practical habits of buying, spending, and managing money

To develop the ability to keep accurate financial records

CONTENT

A. Planned spending

1. Determining wants and needs
2. Establishing priorities
3. Keeping records--revisions
4. Stretching the household dollar

B. Developing plans for a student, a young single person, and a young married person

1. Determining spending goals
2. Budgeting regular expenditures
3. Allowing for uncommon expenditures
4. Saving and investing
5. Keeping records of money management

C. Using cash or money substitutes

1. Handling cash
2. Managing a checking account

a. Writing checks

b. Endorsing checks

c. Reconciling the checking account

3. Using money substitutes

a. Money orders

b. Traveler's checks

D. Evaluating the consumer's decisions on the economy

1. Spending

2. Saving

BEHAVIORAL OBJECTIVES

As a result of studying this unit, the student should be able to demonstrate his understanding of the unit by his performance of specific learning outcomes.

Given a list of twenty consumer items, the student will identify those which he considers necessities and those which he considers luxury items.

Given a hypothetical family income in a case situation, the student will evaluate the effectiveness of the recordkeeping in terms of computational accuracy.

Given a list of ten magazines, the student will identify those which provide information designed to promote informed consumerism.

On a written examination at the end of the unit, each student will compile a list of at least five advantages of planning one's expenditures.

On a written examination at the end of the unit, the student will accurately define the following items: short-term goals, long-term goals, money management, income, choices, alternative, estimate.

Given a hypothetical allowance, the student will construct a two-week personal spending plan. The plan should be arithmetically correct and should include expenditures which the teacher considers appropriate. After keeping an actual account of expenditures for the period, the student will prepare a revised plan.

Given blank check forms and situations involving twenty personal business transactions, the student will accurately prepare deposit forms, write the checks, enter the transactions in a register, and reconcile his account.

Given five blank money order application forms, the student will accurately complete the forms.

Using workbook forms and hypothetical situations, the student will appropriately use one of the three methods of endorsing checks to fit the situation.

Given a hypothetical family income, the student will state the expense categories in a family budget--or a budget for an individual living alone--and be able to give the approximate percent of income used for each of these categories.

At the end of the unit in Planned Spending, the student should be able to devise the records which are appropriate for keeping track of income and expenses.

In a skit portraying a family's discussion of planned spending, the student will incorporate the following vocabulary terms in the dialogue: expenditure, wants, needs, values, goals, budget, priority, standard of living.

STUDENT ACTIVITIES

On the chalkboard, compose a grocery shopping list using "best buys" selected from the weekly food sections of the major Chicago metropolitan newspapers. Plan a week's menus using these best buys.

Listen to a bank officer explain how the students can open checking accounts. Using role-playing, have a student open one and complete the necessary applications and signature cards.

Discuss with the teacher what different people mean when they say, "I can't afford it."

Dramatize or role-play a family council discussing values, goals, wants, and needs, bringing in each family member's ideas about establishing planned spending.

Design and create an informative hang-tag label for pants and shirts during the study of labels. Do this for a favorite food product also. Create a bulletin board using these tags.

Write an advertisement giving information that should be included for clothing, food, and other consumer products used by teens. Use newspaper ads as guides.

Listen to a young homemaker, a middle-aged or older homemaker, and two teenagers (boy and girl) speak on a panel to show the differences of values, goals, wants, and needs as age and life styles change, and how these changes are reflected in their spending plans.

Prepare two student budgets, one for a student who works part time and one for a student who receives an allowance from his parents. Write them on the chalkboard and compare the two.

Bring pictures, advertisements, or other information about items students themselves wish to purchase. Place these wants in order of priority--which they would buy first, second, and so on--if they could purchase only one at a time.

Plan a talk show on consumerism by tape-recording interesting news items affecting consumers. Play the tape back for fellow classmates.

Listen to a speaker discuss consumer protection. He might be an official from the attorney general's office, the state's attorney's office, the Federal Trade Commission, the Better Business Bureau, or a similar agency.

Prepare a poster or chart showing the records that an individual should keep when he prepares a financial spending plan.

Compare and contrast the cost of food and clothing of the past three years to better understand inflationary pressure on the cost of living.

Prepare an oral report on how governmental budgets are prepared at the federal, state, and local levels. Include explanation of the processes in enacting these plans.

Discuss the topic "Should a couple planning marriage plan family finances beforehand?" Discuss what items one can and cannot plan for and why. Prepare a budget for a couple in their first year of marriage.

Investigate the financial affairs of the student council and report the findings to the class. Discuss how organizations plan and operate on a budget.

Invite the treasurer of the student council or some other student organization to explain the management of finances and related financial reports used by the organization.

Role-play a family of four preparing a budget. List the reasons why a budget would be of value to them. Discuss these reasons with the teacher.

Define vocabulary terms (assigned by the teacher) related to the study of budgets.

Name items that were at one time considered luxuries but are now considered necessities.

Discuss with the teacher ideas of what constitutes a bargain. List reasons why a store reduces the price of merchandise.

At various groceries in the neighborhood, compare the prices of some common household items, such as milk, soap, and produce items. Discuss the findings in class.

Describe a city shopping area and a suburban shopping center. Suggest and analyze reasons for the popularity of each.

Read one of the following novels about motivation to buy: Hidden Persuaders, The Waste Makers.

Visit the library and list which magazines and other periodicals are designed principally to improve consumerism.

Give a committee report to the class on the relationship between Federal Reserve Banks and their member banks.

Research and explain to the class some reasons for stopping payment on a check and the procedure involved.

Describe some of the uses of traveler's checks and money orders. Discuss their cost and under what circumstances they are most helpful to the consumer.

Each day, perform ten arithmetic problems involving addition of prices for a total. Determine tax by computing five percent of the total, and add the tax to the purchase price.

Analyze newspaper advertisements by listing the various types of information provided in the ad that would be of benefit to shoppers. Discuss with the teacher the value of television, radio, and magazine advertising as guides to information.

Obtain literature describing consumer protection agencies such as the Federal Trade Commission and the Better Business Bureau. Discuss how each agency serves the consumer in various communities.

Research the activities of a wartime agency, such as the Office of Price Administration, and state the value of such an agency during times of war and times of peace.

Obtain signature cards, deposit slips, and any other forms used by banks in serving their customers. Mount these on poster board with corresponding explanations of each.

Consider why it is sometimes wiser to save in order to buy an item at a later time on a cash basis rather than to purchase it on a credit basis.

Prepare a bulletin board display of newspaper and magazine articles dealing with consumer legislation, movements, and agencies.

On an overhead projector, view the different methods of writing and endorsing checks. Use the Continental Illinois National Bank and Trust Company's Managing Personal Income Student Problem Book as a source of check forms to be completed by the students. Also use workbook problems for learning how to prepare deposit slips and reconcile bank statements.

Divide into several groups to determine costs for a newly married couple for living for one year. Groups gather costs of--

- renting an apartment suitable for a couple
- buying adequate food for two people
- paying utility bills
- buying such incidentals as newspapers and magazines
- paying taxes
- buying adequate types of insurance coverage.

VOCABULARY

allowance
alternatives
budget
choices
cooperative
decision
decisions
definite
earn
earnings
estimate
evaluate
experience
fixed
flexible
future
goals
handout
important
income
limited
long-term
money
money management
pay
plan
realistic
records
regular
salary
short-term
unexpected
unlimited
values
wants and needs
wise

RESOURCE MATERIALS

Books

Barclay, Marian S., and Champion, Frances. Teen Guide to Homemaking. New York: McGraw-Hill Book Co., 1967.

Brown, Norman E. Consumer Education. Toronto: Macmillan Co., 1967.

Fitzsimmons, Cleo, and White, Nell. Management for You. New York: J.B. Lippincott Co., 1969.

Gross, Irma H., and Grandall, Elizabeth W. Management for Modern Families. 2d ed. New York: Appleton-Century-Crofts, Inc., 1963.

Mortenson, William P.; Krider, Donalt T.; and Sampson, Roy J. Understanding Our Economy. Boston: Houghton Mifflin Co., 1967.

Nickell, Paulena, and Dorsey, Jean Muir. Management in Family Living. 4th ed. New York: John Wiley & Sons, Inc., 1967.

Nuccio, Sal. The New York Times Guide to Personal Finance. New York: Harper & Row, Publishers, Inc., 1967.

Oppenheim, Irene. The Family as Consumers. New York: Macmillan Co., 1965.

Phillips, E. Bryant, and Lane, Sylvia. Personal Finance. 2d ed. New York: John Wiley & Sons, Inc., 1968.

Price, Roy G. et al. General Business for Everyday Living. 3d ed. New York: McGraw-Hill Book Co., 1966.

Schoenfeld, David, and Natella, Arthur A. The Consumer and His Dollars. Dobbs Ferry, N.Y.: Oceana Publications, Inc., 1966.

Starr, Mary Catherine. Management for Better Living. 3d ed. Boston: D.C. Heath & Co., 1968.

Thal, Helen M., and Holcombe, Melinda. Your Family and Its Money. Boston: Houghton Mifflin Co., 1968.

Wilhelms, Fred T.; heimerl, Ramon P.; and Jelly, Herbert M. Consumer Economics. New York: McGraw-Hill Book Co., 1966.

Films

Banking: No Limit to Dimensions. Continental Illinois National Bank & Trust, 1965. 20 min. Color.

Beginning Responsibility: Using Money Wisely. Coronet Films, 1967. 11 min. Color.

Families Talk It Over. University of Missouri. 15 min. B&w.

The Owl Who Gave a Hoot. Office of Economic Opportunity. 15 min. B&w.

Story of a Check. Film Association of California, 1965. 13 min. B&w.

Your Money and You. Household Finance Corporation. 25 min. B&w.

Your World and Money. Household Finance Corporation. 20 min. Color.

Free and Inexpensive Materials

American Bankers Association
90 Park Avenue
New York, New York 10016
Using Your Money Wisely. 1967. Free.

Changing Times Education Service
1729 H Street N.W.
Washington, D.C. 20406
Changing Times Teacher's Journal.
Consumer Education Teacher's Resource Kit.
$22.50.

Continental Illinois National Bank & Trust Co. of Chicago
Family Financial Education Program
231 South LaSalle Street
Chicago, Illinois 60604

Accepting Credit Responsibility. Student problem book and teacher guide. (High school level.) Free.
Managing Personal Income. Student problem book and teacher guide. (High school level.) Free.
Wise Use of Buying Power. Workbook and leader guide. (Adult level.) Free.

Federal Reserve Bank of New York
33 Liberty Street
New York, New York 10045

Genuine or Counterfeit. 1967. Free
The Story of Checks. 1966. Free.

Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601

Your Budget. 1969. 25¢ each.

Illinois Office of Superintendent of Public Instruction
165 West Randolph Street
Chicago, Illinois 60601

Guidelines for Consumer Education. 1968. Free.

Institute of Life Insurance
Education Division, Health Insurance Institute
488 Madison Avenue
New York, New York 10017

A Date with Your Future. 1971. Free.
Making the Most of Your Money. 1966.

National Association of Secondary School Principals
National Education Association
1201 Sixteenth Street N.W.
Washington, D.C. 20006

Consumer Education: Its New Look. Bulletin No. 321. 1967. Free.

New York State Education Department
Bureau of Secondary Curriculum Development
Albany, New York

Consumer Education: Materials for an Elective Course. 1968.

Public Affairs Pamphlets
381 Park Avenue
New York, New York 10016

Margolius, Sidney. Buyer, Be Wary. 1965.

Sears, Roebuck & Co.
Consumer Information Services
7401 Skokie Bouleveld
Skokie, Illinois 60076
Campbell, Sally R. Department Store in the Classroom. 1969. $1.00.

U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201
Consumer Information Materials
Your Money and Your Life.

U.S. Government Printing Office
Superintendent of Documents
Washington, D.C. 20402
Consumer Education Bibliography (President's Committee on Consumer Interests)
A Consumer's Guide to the USDA Services
A Guide to Budgeting for the Young Couple
Suggested Guidelines for Consumer Education. K-12. 65¢.

TOPICAL AREA II: BUYING GOODS AND SERVICES

GOALS

To recognize the advantages of competent use of the vast resources for consumer information

To become aware that self-discipline and intelligent decisions lead to maximum utility and satisfaction from limited resources

To develop competence in selecting goods and reputable service agencies and professional services

CONTENT

A. Sources of buying information

1. Advertising and consumer publications
2. Packaging, labeling, and grading
3. Selective local, state, federal, and private agencies

B. Housing

1. Determining the amount to be spent on rental or purchase
2. Evaluating the physical plant
3. Selecting servicemen for repair and maintenance
4. Meeting society's housing needs
5. Working with realtors and lawyers

C. Transportation

1. Determining the amount to be spent on an automobile
2. Comparing makes, models, and prices
3. Selecting servicemen for repair and maintenance

4. Recognizing the impact of transportation facilities on environment

5. Choosing a reliable automobile dealer

D. Furniture and appliances

1. Estimating the amount to be spent on furniture and appliances

2. Comparing quality and prices

3. Evaluating the economic impact of goods

E. Clothing and food

1. Comparing prices and quality

2. Maintaining and repairing clothing

3. Evaluating the effectiveness of regulatory legislation

F. Recreation

1. Discussing available choices

2. Planning family vacations

3. Planning for the shortened work week

G. Health services

1. Recognizing fraudulent and deceptive claims for health products

2. Maintaining good health through proper diet

3. Identifying the role of government in health services

4. Choosing doctors, dentists, and hospitals

BEHAVIORAL OBJECTIVES

As a result of studying this unit, the student should be able to demonstrate his understanding of the unit by his performance of specific learning outcomes.

Using case studies, the student will be able to identify which governmental or private agencies would be helpful to him in solving problems found in the situations described.

Upon reading the Consumer Reports, Consumer Digest, Consumer Bulletin, Consumer Finance News, Consumer Union Reports, and daily newspapers, the student will compare the quality and the price of those items he might choose to buy.

After studying sample guarantees or warranties, the student will be able to describe the limitations of the manufacturers' liabilities and responsibilities.

After a class demonstration, the student will exhibit ability to make minor repairs on clothes and to know methods for spot removal.

After completing the study of this unit, the student will make a shopping list based on a model family budget and nutritional needs.

Given a limited budget, the student will take inventory of his present wardrobe and plan purchases, using magazines, catalogs, newspaper ads, and comparison shopping for guides.

In a role-playing situation to purchase furniture and small appliances for a three-room apartment, the student will take into consideration the purchase of new and used furniture.

Given information on competing makes, models, and prices, the student will evaluate which automobile is best suited to his needs.

In an oral report, students will state ways the automobile contributes to pollution problems.

Given family case studies, the student will list advantages and disadvantages of owning a home in comparison with renting an apartment.

After discussing the possibility of the four-day work week, students will plan a monthly recreation calendar and budget based on a four-day work week.

Upon completion of the unit, the student will explain the importance of visiting a licensed physician when he has symptoms of illness.

STUDENT ACTIVITIES

Bring to class five items purchased in a supermarket and analyze whether or not the labels conform to federal, state, and local legislation. If they do not conform, propose various types of action which might be taken to change future labeling of the items.

Listen to a speaker from the American Medical Association explain the standards used to determine professional service fees and the way to obtain the best medical care.

Upon completion of a comparative shopping trip for an auto, report the quoted purchase prices and the attitudes of the automobile dealers visited.

Choose five detergents and list the phosphate content of each. Decide which products are least harmful to the environment.

Visit a cooperative and compare prices with local community shops providing the same goods and services.

Present a speaker from the Consumer Fraud Bureau reporting on actual fraud cases, making provisions for a question and answer period to discuss personal experiences in the area of fraud.

Obtain charts and other published data to explain the relationships of imports and exports to employment and to the balance of payments in the United States.

Analyze the Food and Drug Administration requirements for the ingredients of aspirin. Compare the ingredients and cost of six different brands of aspirin.

Present a consumer testifying before a mock legislative committee.

Compare prices of identical brands of goods in a store which offers trading stamps and in one which does not offer stamps.

Check the catalog of a "stamp" company for the quality, variety, and style of merchandise offered. Compare the price of an item in stamps with the cash price. Determine how much money must be spent to get $5 worth of merchandise with stamps. Do stamps increase the cost of goods? If so, are stamps worth the added cost?

Make a list of favorite foods. Classify them in the Basic Four Groups. Using favorite food list, prepare a menu for breakfast, lunch, and dinner considering nutritional needs from the Basic Four.

Examine a sample lease and discuss the important basic conditions it contains. Discuss problems that might arise from not taking the proper precautions before signing a lease.

Examine merchandise on sale. Determine the reasons why it is on sale. Is it seasonal, outdated, soiled, or poor in quality?

Tour a health clinic. Prepare a report on the organization, staffing services offered, and fees charged.

Listen to a speaker from the Chicago Park District discuss the many and varied recreational facilities and opportunities.

Discuss the weekend recreational guides from the metropolitan newspapers. List free events.

On a map of metropolitan Chicago, locate and identify recreational facilities, both spectator and participant. Include sports and cultural facilities.

Invite a home economist from the local gas or electric company to demonstrate the use and care of the range. Find out how to prepare a low-cost meal in a short time.

Plan and price one week's menus for a family made up of two adults, one child, and one teenager. Use the food shopping advertisements for ideas and special values.

Play "menus," a type of bingo game, using vocabulary terms on nutrition and food purchasing.

Invite an interior decorator from the local home furnishings or department store to talk to the class about furniture construction, design, and room arrangement.

Take a tour of the furniture display showrooms at the Merchandise Mart or the Furniture Mart. Then plan the furniture layout for a three-room apartment and make a budget for the furniture items chosen.

Investigate the possibilities of buying used furniture, appliances, and clothing from Goodwill Industries or the Salvation Army. Make a report to the class.

Make a bulletin board showing pictures of attractive room arrangements. Use magazines, booklets, or artwork.

Select pictures of outfits from catalogs or newspapers for planning a personal wardrobe. Entitle the selection "My Things."

Design clothes for the slender, average, and large figure or physique according to principles of line, color, and design. Display designs on a fashion tree.

View filmstrips on seasonal fashion forecasts. Discuss how the forecasts help when selecting personal ready-to-wear clothing.

Tour the fabric sections of department stores to compare the fabric quality and the price of knits and blends. Visit with a comparison shopper in a store; ask about principles of comparative shopping.

Listen to a buyer from a department store tell how clothes are selected for the consumer from the retailer's viewpoint. Learn the career possibilities of buying.

Divide into groups for "The Spot Is on You." Remove five common stains from sample fabric swatches in a laboratory situation.

List the common repairs needed on ready-to-wear apparel. Demonstrate sewing on buttons and belt carriers, repairing hems, stitching on patches and appliques, applying nailheads, and replacing zippers. Divide into groups to make actual repairs in a laboratory situation.

Role-play guidelines for courtesy while shopping for clothing. Dramatize discourteous behavior also. Compare, discuss, and summarize impacts of courtesy on salespersons and shoppers.

Compare the workmanship and the quality of a class-constructed shirt or blouse to a factory-made shirt or blouse. Discuss the workmanship and quality, considering the factors of time and cost.

Create your own hang-tag label, listing the seven points required on an informative label.

View a demonstration by the home management teacher on how to launder and take care of permanent press clothes in order to avoid wrinkles.

Hear a speaker from the Chicago Department of Consumer Sales, Weights, and Measures discuss "Problems Concerning Implementation of City Ordinances."

Compose a list of features that are desirable in stereo equipment. Shop for the equipment and keep a record of the different prices.

Name as many brands as possible of stereo equipment. Find out where this equipment can be repaired, how long the servicing will take, and how much prices differ. Discuss findings with the rest of the class.

Report on buying a service insurance policy for a washing machine and for a color television set.

Invite a speaker from Commonwealth Edison Company or Peoples Gas Light and Coke Company to discuss the various types of appliances available and the servicing they may require in the future.

Tour the model kitchens at Peoples Gas Light and Coke Company and at the Commonwealth Edison Company to compare the equipment and to see the general layouts of efficient kitchens.

Make a checklist of important features that should be taken into consideration before purchasing a used car.

Make a list of repairs for an imaginary automobile. Get two written estimates for having the work done. Discuss the possibility of doing some or all of the work yourself.

Tour the meat section of a supermarket and observe the inspection stamp of the United States Department of Agriculture. Tell why it is of value to the consumer.

Describe food fad diets and listen to a dietitian discuss some of their pitfalls.

Conduct a survey among teenagers about the types of foods they buy. Go to a supermarket and compare the prices and weights of these items.

Compose a food budget for a family on welfare, taking into consideration the possibility of using food stamps to save money.

Contact a paper or plastic manufacturing firm and report to the rest of the class on the history and psychology of packaging.

Discuss why so many people say, "I have nothing to wear," even though their closets are filled with clothes.

Collect several package labels that indicate the products have been tested and approved by a testing laboratory or professional organization. Discuss with the teacher the value of this information to consumers.

VOCABULARY

General Principles of Consumer Purchasing

advertising
AFL-CIO
Better Business Bureau
budget
business
buyer guides
buyers
capital
choices
Consumer Bulletin
Consumer Fraud Act
Consumer Protection Act
Consumer Reports
demand
dental
distribution
door-to-door
economic
emotion
employers
Fair Packaging and Labeling Act
government
Hazardous Substances Act
housing
important
industrial
information
interest
investigation
irrational
knowledge
labeling
labels
labor
management
managers
medical
Motor Trends
owners
packaging
produce
producers
profits
promotion
puff
rational
reason
Retail Installment Sales Act
salaries
self-esteem
storage
Textile Fibers Identification Act
transportation
Underwriters Laboratories
wages
Wholesome Meat Act

Furniture

Acrilan
appliances
Better Homes and Gardens
consumption
dehumidifier
displays
early American
Electrical Testing Laboratories
electric shock
fad
fiber
Good Housekeeping
guarantee
House Beautiful
humidifier
humidity
interior decorators
insulators
label
nylon
operating instructions
quality
social status
synthetic
Underwriters Laboratories
upholstered
utility
warranty
wool

Clothing

absorbent
Better Business Bureau
bonding (felting)
brand
bulkier
charge accounts
complex
durable
economical
end-of-season
fabrics
fibers
finishes
fire repellent
Fur Products Labeling Act
general purpose
grain
horizontal
installment credit
intelligent
knitting
label
linen
mail-order
man-made
National Bureau of Standards
occasion
preinventory
reprocessed
retail
satin
seams
season
service
shabby
shrinkage
silk
Textile Fibers
Identification Act
vending
vertical
virgin
weaving
wise
woolen
Wool Products Labeling Act
workmanship
worsted
wrinkles

Housing

abstract of title
air conditioning
appraise
assessment
central air conditioning
commission
condominium
debt
down payment
Federal Housing
Administration
financing
floor plan
heating
housing
insulated
interest
interior
landlord
lease
lessee
lessor
liability
life cycle
location
mobile home
mobility
mortgage
plumbing
prefab
principal
real estate agent
second mortgage
title
title insurance
Veterans Administration
warranty
zoning

Foods

additives
appetizing
B vitamins
bacteria
bargains
botulinus
calcium
carbohydrates
compare
convenience
daily
fat
flexibility
food
Food and Drug Administration
habits
impulse buying
ingredients
iodine
minerals
misleading
moisture vapor
nutritional
ounce
personal services
phosphorus
proteins
quality
quantity
salmonella
services
shopping list
spoil
staphylococcus
staple
streptococci
urban
Vitamin A
Vitamin B
Vitamin C
Vitamin D
vitamins
wholesome

Services

American Medical Association
attorney general
Chamber of Commerce
consumer
correspondence
estimate
Federal Trade Commission
Food and Drug Administration
guaranty
homeowner
itemized
Legal Aid Societies
licensed
maintenance
manager
Post Office Department
preventive
quacks
quality
refund
reputation
sales slips
serviceman
services
Small Claims Court
standards
tampering
Truth-in-Lending Act
warranty

Leisure Time

art
audience
avocation
balance
ballet
charity
chart
choose
community
concerts
creative
education
expense
happiness
hobby
injury
intellectual
interview
libraries
moderate
movies
museums
park district
quiet
reading
recreation
satisfaction
social
spectator
theater
travel agent
vocation
volunteer
waste
weaknesses

Transportation

air conditioning
airlines
airport
Amtrak
base price
brake linings
County Highway Department
cylinders
depreciation
Department of Streets and Sanitation
driver education
ecology
equipment
expressway
financing
fixed
ignition
license
maintenance
manual
options
pollution
resale
seat belts
servicing
State Highway Department
title
trade-in value
transmission
U.S. Department of Transportation
warranty

RESOURCE MATERIALS

Books

Bell, Carolyn Shaw. Consumer Choice in the American Economy. New York: Random House, Inc., 1966.

Burack, Richard. Handbook of Prescription Drugs. New York: Pantheon Books, Inc., 1967.

Carson, Byrta, and Ramee, MaRue. How You Plan and Prepare Your Meals. New York: McGraw-Hill Book Co., 1968.

Cass, Angelica W. How to Be a Wise Consumer. Spanish ed. New York: Oxford Book Co., 1967.

Cook, Fred. The Plot against the Patient. Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1967.

Consumer Report. Annual Buying Guide and Automotive Issue. Mount Vernon, N.Y.: Consumer's Union of the United States, Inc., April 1971.

Felsen, Henry G. A Teen-Ager's First Car. New York: Dodd, Mead & Co., 1966.

Gale, Ella. Dollars and Sense. New York: Fleet Press Corp., 1965.

Garrett, Pauline G., and Metzen, Edward J. You Are a Consumer of Clothing. Boston: Ginn & Co., 1967.

Goodyear, Margaret R., and Klohr, Mildred C. Managing for Effective Living. New York: John Wiley & Sons, Inc., 1965.

Gordon, Leland, and Lee, Stewart. Economics for Consumers. 5th ed. New York: American Book Co., 1967.

Graham, Ada, and Graham, Frank, Jr. The Great American Shopping Cart: How America Gets Its Food Today. New York: Simon & Schuster, Inc., 1969.

Hartley, Twyla E. Snip, Clip, and Stitch. Urbana, Ill.: R.W. Parkinson Association, 1965. (Teacher's manual available.)

Jarnow, Jeannette A., and Judelle, Beatrice. Inside the Fashion Business. New York: John Wiley & Sons, Inc., 1965.

Johnston, Betty Jane. Equipment for Modern Living. New York: Macmillan Co., 1965.

Logan, William B., and Moon, Helen M. Facts about Merchandise. 2d ed. Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1966.

Ludwig, Amber C. Portable Appliances: Their Selection, Use, and Care. Chicago: Sears, Roebuck & Co., 1971.

Masters, Dexter. The Intelligent Buyer and the Tell-Tale Seller. New York: Alfred A. Knopf, Inc., 1965.

Nader, Ralph. Unsafe at Any Speed. New York: Grossman Publishers, Inc., 1965.

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O'Connell, Jeffrey, and O'Connell, Myers. Safety Last. New York: Random House, Inc., 1966.

Oppenheim, Irene. The Family as Consumer. New York: Macmillan Co., 1965q

Pollard, Belle L. Experiences with Clothing. Boston: Ginn & Co., 1965.

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Ryan, Mary Shaw. Clothing. New York: Holt, Rinehart & Winston, Inc., 1966.

Schoenfeld, David, and Notell, A.A. The Consumer and His Dollars. Dobbs Ferry, N.Y.: Oceana Publications, 1966.

Shawvell, Carolyn. Consumer Choice in the American Economy. New York: Random House, Inc., 1967.

Spears, Charleszine Wood. How to Wear Clothes with Emphasis on Dark Skin. 3d ed. Minneapolis: Burgess Publishing Co., 1965.

Stout, Evelyn E. Introduction to Textiles. 2d ed. New York: John Wiley & Sons, 1965.

Sturm, Mary Mark, and Griesser, Edwina Hefley. Guide to Modern Clothing. 2d ed. New York: McGraw-Hill Book Co., 1968.

Toyer, Aurelia. Get Your Money's Worth. Holt Adult Basic Education, First Series. New York: Holt, Rinehart & Winston, Inc., 1965.

Troelstrup, Arch W. Consumer Problems and Personal Finance. New York: McGraw-Hill Book Co., 1965.

Trump, Fred. Buyer Beware. Nashville, Tenn.: Abingdon Press, 1965.

Wilheim, F.T. et al. Consumer Economics. New York: McGraw-Hill Book Co., 1966.

Wilson, Harmon, and Eyster, Elvin. Consumer Economic Problems. 7th ed. Cincinnati: South-Western Publishing Co., 1966.

Wyden, Peter. The Overweight Society. New York: William Morrow & Co., Inc., 1965.

Young, James Harvey. The Medical Messiahs--A Social History of Health Quackery in Twentieth Century America. Princeton, N.J.: Princeton University Press, 1967.

Periodicals

"Shopping Is Fun and Often Educational." Consumer Bulletin 54 (February 1971)

"We're Going Too Far on Consumerism." Reader's Digest 98 (February 1971).

Films

The Poor Pay More, I. Indiana University, 1967. 30 min. B&w.

The Poor Pay More, II. Indiana University, 1967. 30 min. B&w.

This Is a Cooperative. Journal Films, 1968. 28 min. Color.

Filmstrips

Sears, Roebuck & Co.
Consumer Information Series
Dept. 703--Public Relations
7401 Skokie Boulevard
Skokie, Illinois 60076
"Color in Home Furnishings"
"Decorating Made Easy"
"Young Underfashions"
"Your Space-Age Kitchens"
$5.00 per unit.

Free and Inexpensive Materials

American Home Economics Association
1600 Twentieth Street, N.W.
Washington, D.C. 20009
Textile Handbook

Chicago, Department of Consumer Sales, Weights & Measures
City Hall, Room 808
121 North LaSalle Street
Chicago, Illinois 60602
Money Matters (English and Spanish editions). Free

Continental Illinois National Bank & Trust Co. of Chicago
Family Financial Education Program
231 South LaSalle Street
Chicago, Illinois 60604
Accepting Credit Responsibility. Student problem book and teacher guide. (High school level.) Free.
Managing Personal Income. Student problem book and teacher guide. (High school level.) Free.
Wise Use of Buying Power. Workbook and leader guide. (Adult level.) Free.

Grocery Manufacturers of America
205 East 42d Street
New York, New York 10017
The Label Tells the Story
What Consumers Think
Your Grocery Dollar

Household Finance Corporation
Money Management Institute
Prudential Plaza
Chicago, Illinois 60601
Money Management Booklets
- Your Automobile Dollar
- Your Clothing Dollar
- Your Equipment Dollar
- Your Food Dollar
- Your Health and Recreation Dollar
- Your Home Furnishings Dollar
- Your Housing Dollar

National Association of Manufacturers
277 Park Avenue
New York, New York 10017
- TIPS Handbook of Information on Consumer Products and Services. $2.50.

J.C. Penney Company, Inc.
1301 Avenue of the Americas
New York, New York 10019
- Consumer Buying Guides. Free.

Sears, Roebuck & Co.
Consumer Information Services
303 East Ohio Street
Chicago, Illinois 60611
- Brighter Washdays Resource Manual
- A Department Store in the Classroom
- Hidden Values
- How to Select Floor Covering
- How to Select Furniture
- How to Select Major Home Appliances
- How to Select Paint and Wall Coverings
- How to Select Window Treatments
- How to Select Young Underfashions
- Let's Decorate the Bathroom
- Selecting Fashions
- Silhouettes of Fashion
- Young Underfashions
- Your Space-Age Kitchen

TOPICAL AREA III: USING CONSUMER CREDIT

GOALS

To understand how to use credit effectively

To become aware of the financial obligations which can result from using credit

To understand how to establish credit

CONTENT

A. Defining consumer credit

B. Establishing consumer credit

   1. Credit applications

   2. Credit rating and bureaus

C. Classifying consumer credit

   1. Non-installment credit

   2. Installment credit

   3. Revolving charge agreements

D. Using consumer credit

   1. Choosing the right kind of credit

   2. Taking no more debt than necessary

   3. Paying debts promptly

E. Figuring the cost of consumer credit

   1. Dollar cost of credit

   2. Percentage cost of credit

   3. Reduction of purchasing power

F. Borrowing money

1. Kinds of cash loans

a. Character loan

b. Cosigner loan

c. Collateral loan

2. Sources of loans

a. Banks

b. Consumer finance companies

c. Life insurance policies

d. Credit unions

e. Other lending agencies, savings and loan associations

G. Knowing consumer credit legislation

1. Consumer Finance Act of Illinois, 1970

2. Small Loan Law of Illinois

3. Consumer Installment Loan Act of Illinois, 1970

4. Consumer Fraud Act of 1961 and the 1967 amendments

5. Retail Installment Sales Act of 1967

6. Truth-in-Lending Legislation

BEHAVIORAL OBJECTIVES

As a result of studying this unit, the student should be able to demonstrate his understanding of the unit by his performance of specific learning outcomes.

Having viewed slides from the Consumer Finance Association, the student will list the sources of consumer credit and the advantages and disadvantages of using each kind.

After examining application forms and agreements for the three different types of charge accounts, the student will differentiate between and compute the costs of using each type, by means of class discussion and demonstration.

After listening to a speaker from a credit bureau, the student will write a report on "The Role the Consumer Plays in Establishing and Maintaining a Credit Rating."

After the teacher demonstrates problems of add-on interest and discount interest, the student will perform computations ncessary in checking on contracts filled in by a seller.

Having heard a lawyer discuss consumer credit legislation, the student will state the three important provisions of credit legislation designed to protect the consumer.

After viewing transparencies of sample retail installment sales contracts, a wage assignment, and a promissory note, the student will be able to state the most important clauses in each and show how they will affect him as a consumer.

STUDENT ACTIVITIES

View slides from the Consumer Finance Association shown by guest speakers from CFA to learn three types of consumer credit, as well as the advantages of credit.

View filmstrips from Household Finance Corporation to learn about values, goals, needs, and wants pertaining to family finance.

Listen to a lawyer from the Consumer Fraud Bureau of Illinois speak about fraudulent credit practices, and federal and state laws affecting consumers.

Prepare a vocabulary chart of credit language terms. Include the following:

assets
balances
chattel mortgage
credit contract
credit insurance
finance charge
garnishment
interest
liabilities
net worth
principal
wage assignment
waiver

Prepare an oral and/or written report on the kinds of credit used for purchases by families. Tabulate the results and use this information for comparison of the different types of credit available.

Figure problems involving add-on interest, discount interest, and interest on unpaid balance after a teacher's demonstration, using the overhead projector.

Fill in sample credit applications and conditional sales contracts.

Report on the banking procedures used by a business organization to raise short-term capital.

Compose a list of consumer goods each student would like to purchase. State which of the items would probably be purchased on credit and why it might be advantageous to do so.

Form a group to investigate the cost plus interest of purchasing a specific stereo system on a revolving charge account, paying for it over twelve months. Another group will investigate the cost of making the same purchase on a twelve-month installment sales contract. Another group will report on the cost of purchasing the goods on a thirty-day charge account. The groups will report to the class.

Prepare a written analysis of selected Action Express and Beeline articles to become aware of consumer problems.

Use role-playing in applying for credit from a bank. Identify where the three Cs of credit were used in determining whether or not credit would be granted.

Explain the social implications of the phrase caveat emptor in the marketplace.

Invite a member of the financial community to explain the trend toward a cashless society and its possible future implications.

Report on a hypothetical credit purchase. Determine the dollar difference between paying cash and using credit.

Prepare a research report on the background of consumer legislation at the local, state, and federal levels.

Produce the radio script "Who Gets the Credit?" distributed by National Consumer Finance Association.

Role-play to show a credit lobby encouraging the state legislature to pass a law which will retain the Holder-in-Due-Course rule.

Conduct a "credit bee." Each team will take turns defining credit terms.

Collect and prepare a bulletin board of credit applications from local department stores, banks, American Express, Bank Americard, and Mastercharge.

Listen to a guest speaker from the Department of Consumer Scales, Weights, and Measures speak to the class on credit.

Listen to a speaker from a credit union discuss the advantages of borrowing from a credit union in order to pay cash for a large purchase, rather than purchasing on an installment sales contract.

Explain why a conditional sales contract is called "conditional," and listen to the teacher explain repossessions, balloon clauses, add-on clauses, and other important information concerning conditional sales contracts.

Compute the dollar amount of interest charged by the seller on the purchase of a motorcycle or television set for a period of twenty-four months.

Use sample budgets made out in the "Planned Spending" unit to decide what is the maximum amount the consumer could safely plan to set aside for an installment payment.

Role-play a lesson in which the members of a family are over-extended credit-wise. Show how the family works itself out of this financial problem.

VOCABULARY

annual
capacity
capital
cash
character
charge account
collateral
conditional sales contract
convenient
cosigner
credit application
credit cards
credit rating
economy
garnishment
habit
installment
membership
promissory
repossess
revolving
wage assignment

RESOURCE MATERIALS

Books

Crabbe, Ernest H.; DeBrum, Joseph; and Haines, Peter G. General Business for Economic Understanding. 9th ed. Cincinnati: South-Western Publishing Co., 1966.

Greene, Lawrence. Law of Credit. 2d ed. New York: Oceana Publications, Inc., 1967.

Landis, Paul H., and Bond, Helen. Your Marriage and Family Living. 3d ed. New York: McGraw-Hill Book Co., 1969.

Margolius, Sidney. A Guide to Consumer Credit. 3d ed. New York: Appleton-Century-Crafts, 1967.

Price, Ray G., et al. General Business for Everyday Living. 3d ed. New York: McGraw-Hill Book Co., 1966.

Trump, Fred. Buyer Beware. New York: Abingdon Press, 1965.

Warmke, Roman F., et al. Consumer Economic Responsibilities. 8th ed. Cincinnati: South-Western Publishing Co., 1971.

Wilson, Harmon W., and Eyster, Elvin S. Consumer Economic Problems. 7th ed. Cincinnati: South-Western Publishing Co., 1966.

Films

Banking--No Limit to Dimensions. Coronet Films, 1965. 20 min. Color.

Credit and How It Shapes Our Lives. Newenhouse, 1969. 9 min. Color.

Credit--Man's Confidence in Man. Dun & Bradstreet, Inc. 14 min. Color.

Personal Financial Planning. Sutherland Educational Films, 1960. 11 min. Color.

The Wise Use of Credit. Sutherland Educational Films, 1960. 11 min. B&w.

Free and Inexpensive Materials

American Bankers Association
90 Park Avenue
New York, New York 10016
Money and Banking for Elementary and Secondary Schools. Teachers catalog of materials. Free, current.

Continental Illinois National Bank and Trust Company
231 South LaSalle Street
Chicago, Illinois 60601
Accepting Credit Responsibility. Free, 1970.

CUNA International, Inc.
Box 431
Madison, Wisconsin 53701
Using Credit Wisely. Free, 1966.

Department of Consumer Sales, Weights, and Measures
City Hall, Room 808
121 North LaSalle Street
Chicago, Illinois 60602
Credit Matters. Free, 1971.

Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601
Your Guide for Teaching Money Management. 25¢, 1968.

Illinois State Bar Association
Illinois Bar Center
Springfield, Illinois 62701
Buying on Time. Free, 1967.

National Consumer Finance Association
1000 Sixteenth Street, N.W.
Washington, D.C. 20036
Teacher's Kit. A one-week teaching unit on consumer finance. Free, 1968.

National Foundation for Consumer Credit
1819 H Street, N.W.
Washington, D.C. 20006
Using Our Credit Intelligently. Free, 1965.

University of Illinois
College of Agriculture
Cooperative Extension Service
Urbana, Illinois 61801

Money Management for Teens. Free, 1969.
Money Talk for Teens. Free, 1968.

U.S. Government Printing Office
Superintendent of Documents
Washington, D.C. 20402

When You Use Credit for the Family. 10¢, 1965.

TOPICAL AREA IV: RIGHTS AND RESPONSIBILITIES

GOALS

To become aware of legal rights, duties, obligations, and liabilities in business transactions

To develop an understanding of the rights and responsibilities of the consumer to government and business

To become aware of the agencies and forces at work to protect business and the consumer

To develop an understanding of the role performed by individuals in the American economy

To develop an understanding of the role of the American business system in making available a high standard of living

CONTENT

A. Definition and identification of the consumer

B. Consumer rights

   1. To be informed

   2. To choose

   3. To be heard

   4. To be protected from hazards

C. Consumer responsibilities

   1. To gather information

   2. To compare goods and services

3. To care for purchases and equipment

4. To inform proper authorities of fraud

D. American business enterprise system

1. Forms of ownership

2. Management theory

3. Profit motive

4. Social contributions

E. Legislation

1. Historical background

2. Present status

3. Future outlook

F. Consumer protection agencies

1. Public agencies

2. Private agencies

BEHAVIORAL OBJECTIVES

As a result of studying this unit, the student should be able to demonstrate his understanding of the unit by his performance of specific learning outcomes.

After a discussion of consumer protection agencies, the student will list six government and/or private agencies that can aid and protect the consumer.

On a written examination at the end of the unit, each student will answer an essay question on the historical background of consumer legislation.

Given specific guidelines for letter writing, the students will write letters to legislators giving views on a pending consumer bill.

After reading several articles from the business sections of various weekly news magazines, the student will write an essay on "The Role of the American Business System in Making Available a High Standard of Living."

STUDENT ACTIVITIES

Prepare a list of practices prohibited by the Federal Trade Commission. Use them as a basis for class discussion.

Collect newspaper and magazine articles describing various consumer frauds. Discuss how the individual consumer could have avoided his present plight and where he can go for help under his present situation.

Select a site in the community and report on the zoning restrictions that pertain to that specific location.

Plan a hypothetical new city. Debate on whether zoning restrictions should be included in the plan.

Write a questionnaire, conduct a sampling, and compile data from a community survey entitled, "What Consumer Protection Should Be Provided by the Government." Present the results of the survey to the alderman or community representative.

Prepare either a pro or con presentation concerning cable TV, to be given at a mock FCC hearing.

Listen to a speaker from the Food and Drug Administration discuss the protective role this agency plays; consider the possibility of its authority being expanded to cover household products under a new agency to be known as the Consumer Safety Administration.

Debate this topic: "Modified capitalism is a free enterprise system."

Form a student consumer union and use it as a pressure group to get favorable consumer legislation passed.

Start a letter-writing campaign regarding safety legislation that is pending in the state legislature or federal congress.

Petition the Cook County Board to provide more bicycling or hiking facilities in the county forest preserves.

Discuss under what circumstances a person might contact the Legal Aid Society.

Listen to a representative from the Better Business Bureau describe some of the prevalent frauds that consumers in our area should know about and how this agency protects the consumer.

Write to the Federal Trade Commission, Washington, D.C. for a copy of their weekly releases, which report the agency's actions against violators. Make an oral report summarizing this material.

Form committees to compile lists of federal, state, and local agencies which protect the consumer. Each committee may prepare a written or oral report of the value of the agencies in providing consumer information.

Tour a private textile-testing laboratory to see how standards are set up for testing durability and washability.

Collect labels, tags, and seals that certify approval by a testing organization. Divide into groups to evaluate the information made available to the consumer.

Dramatize a law case dealing with contracts.

Read and report on some of the following books:

Margolius, Sidney. Innocent Consumer vs. the Exploiters.
Nader, Ralph. Chemical Feast: The Report on the Food and Drug Administration.
_____. Sowing the Wind: The Report on Food Pesticides and the Poor as Affected by the Department of Agriculture.
_____. Unsafe at Any Speed.
Packard, Vance. Waste Makers.
Trump, Fred. Buyer Beware.

Role-play a typical sales talk given by a high-pressure, door-to-door salesperson. Discuss the methods of breaking a contract and the pitfalls of buying from this type of salesperson.

Investigate and report on the role that the post office plays in preventing the delivery of unwanted materials.

Prepare a pamphlet, circular of information, school newspaper, or bulletin board contrasting rights and responsibilities of consumers.

Research and report the steps by which the Food and Drug Administration's role was changed and expanded under the National Safety Act.

Prepare a bill and construct a flow chart depicting the steps through which it must pass in order to become a law.

Collect articles from Business Week, Newsweek, Time, U.S. News and World Report, The Wall Street Journal, and the daily newspapers for a bulletin board emphasizing the theme "Consumer Rights and Responsibilities."

Compose an essay entitled "How Consumer Decisions Affect Business."

Clip ten articles concerning consumer rights and protection from newspapers and magazines. Explain in a paragraph under each article how consumers will be affected by the news item.

Form committees to report on current consumer issues related to prices, advertising, unions, and government regulations.

Read about a controversial consumer issue from classroom pamphlets, current magazines, and newspapers. Report the important facts about the issues and the proposals for solving the problems.

Identify ways in which consumers can accept responsibility in regard to legislation, unfair business practices, or use of customer services provided by business.

VOCABULARY

AFL-CIO
Better Business Bureau
Bureau of Consumer Fraud
business
buyers guides
capital
Consumer Bulletin
Consumer Fraud Act
Consumer Protection Act
Consumer Reports
deceptive
distribution
economic
emotion
employer
Fair Packaging and Labeling Act
FCC--Federal Communications Commission
FDA--Federal Drug Administration
FTC--Federal Trade Commission
fraudulent
government
Hazardous Substances Act
industrial
interest
investigation
irrational
labor
Legal Aid Bureau
management
managers
Motor Trends
owners
post office department
producers
profits
puff
rational
Retail Installment Sales Act
salaries
satisfaction
secretary of state
self-esteem
state's attorney
stockholders
storage
Textile Fibers Identification Act
transportation
Truth-in-Lending Act
Underwriters Laboratories
wages
Wholesome Meat Act

RESOURCE MATERIALS

Books

Bete, Channing L. What Everyone Should Know about Law. Greenfield, Mass.: Channing L. Bete Co., Inc., 1966.

Ferman, Louis A., et al. Poverty in America. Ann Arbor: University of Michigan, 1965.

Fisk, McKee, and Snapp, James C. Applied Business Law. 9th ed. Cincinnati: South-Western Publishing Co., 1966.

Fonseca, John. Introduction to the Law (Contracts). Reading, Mass.: Addison-Wesley Publishing Co., Inc., 1966.

Gallen, R. Wives' Legal Rights. New York: Dell Publishing Co., 1965.

Getz, Samuel. Business Law for Everyday Living. 3d ed. Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1965.

Goodman, Kennard E. Today's Business Law. New York: Pitman Publishing Corp., 1966.

Greene, Lawrence G. Law of Credit. 2d ed. New York: Oceana Publishing, Inc., 1967.

Kling, Samuel G. The Complete Guide to Everyday Law. Chicago: Follett Publishing Co., 1966.

Leslie, Gerald R. The Family in Social Context. New York: Oxford University Press, Inc., 1967.

Lifton, Robert J. The Woman in America. Boston: Houghton-Mifflin Co., 1965.

Margolius, Sidney. Innocent Consumer vs. the Exploiters. New York: Trident Press, 1967.

Metcalf, Lawrence, and Reinemer, V. Overcharge. New York: David McKay Co., Inc., 1967.

Nader, Ralph. Chemical Feast: The Report on the Food and Drug Administration. New York: Grossman Publishers, Inc., 1970.

_____. Sowing the Wind: The Report on Food Pesticides and the Poor as Affected by the Department of Agriculture. New York: Grossman Publishers, Inc., 1970.

_____. Unsafe at Any Speed. New York: Grossman Publishers, Inc., 1965.

Packard, Vance. Waste Makers. New York: David McKay Co., Inc., 1960.

Schneider, Arnold E.; Whitcraft, John E.; and Rosenberg, R. Robert. Understanding Business Law. 4th ed. New York: McGraw-Hill Book Co., 1967.

Shostak, Arthur B., and Gombert, William. New Perspectives on Poverty. Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1965.

Trump, Fred. Buyer Beware. Nashville, Tenn.: Abingdon Press, n.d.

Free and Inexpensive Materials

American Bankers Association
90 Park Avenue
New York, New York 10016
Truth in Lending, What Is It and How Does It Affect Me? Free.

Consumers Union of the United States, Inc.
256 Washington Street
Mount Vernon, New York 10550
Consumer Protection. 1966. Free.

Illinois Office of the Attorney General
Consumer Protection Division
Room 837
160 North LaSalle Street
Chicago, Illinois 60601
Consumer Fraud Act
Motor Vehicle Retail Installment Sales Act
Retail Installment Sales Act
Twenty Ways Not to Be Gypped
Your Protection against Fraudulent Sales, Advertising, and Loans
Free.

U.S. Government Printing Office
Washington, D.C. 20402
Guide to Federal Consumer Services. (The President's Committee on Consumer Interests.) 1967.

APPENDIX

CONSUMER PROTECTION AGENCIES

AFL-CIO
Industrial Union Department
815 Sixteenth Street, N.W.
Washington, D.C. 20406

American Bar Association
1155 East 60th Street
Chicago, Illinois 60637
HY 3-0533

American Home Economics Association
1600 Twentieth Street, N.W.
Washington, D.C. 20009

American Medical Association
535 North Dearborn Street
Chicago, Illinois 60610
527-1500

Better Business Bureau of Metropolitan Chicago
430 North Michigan Avenue
Chicago, Illinois 60611
Complaints: 467-4400
Inquiries: 467-0650

Chicago Board of Health
Civic Center
Randolph and Clark Streets
Chicago, Illinois 60606
774-4318

Chicago, City of
Department of Consumer Sales, Weights, and Measures
121 North LaSalle Street
Chicago, Illinois 60602
774-4092

Cook County
Fraud and Complaint Department
Office of the State's Attorney
Room 125
2600 South California Avenue
Chicago, Illinois 60608
BI 7-6600

Family Financial Counselors
218 South Wabash Avenue
Chicago, Illinois 60604
922-3633

Federal Trade Commission
Room 486
Federal Office Building
219 South Dearborn Street
Chicago, Illinois 60604
Attorney in charge: 353-4423

Illinois Commerce Commission
160 North LaSalle Street
Chicago, Illinois 60601
346-2000, Ext. 2545

Illinois Federation of Consumers
53 West Jackson Avenue
Chicago, Illinois 60604
427-6828

Illinois, State of
Bureau of Consumer Fraud
Office of Attorney General
160 North LaSalle Street
Chicago, Illinois 60601
FI 6-2000, Ext. 2471, 2472

Illinois, State of
Department of Financial Institutions
Sales Finance Agency Division
160 North LaSalle Street
Chicago, Illinois 60601
346-2000, Ext. 2428

Illinois, State of
Department of Registration and
Education
160 North LaSalle Street
Chicago, Illinois 60601
346-2000, Ext. 570, 568

Illinois, State of
Secretary of State
188 West Randolph Street
Chicago, Illinois 60606
FR 2-6010

Legal Aid Bureau
United Charities of Chicago
123 West Madison Street
Chicago, Illinois 60602
ST 2-9700

National Safety Council
425 North Michigan Avenue
Chicago, Illinois 60611
527-4800

United States Post Office
Post Office Department
Office of the Inspector in Charge
Chicago, Illinois 60607

Team Teaching Timetable

(90 students; 30 students in each group--Groups A, B, C)

Using the Team Teaching Timetable

The following grid suggests how three subject area teachers may cooperate in teaching consumer education. The columns give the responsibility of the subject area teacher while the rows give the topics to be covered.

This grid is an example of how subject area specialists may work together as a team. The teaching responsibility may be shifted to meet the specific characteristics and abilities of team members, and subject matter may be modified to align with the needs and objectives of a particular school program.

Planned Spending

Important Economic Concepts

Scarcity, the need for economizing

Limited income, unlimited wants

Alternative costs

Earning, saving, investing, capital formation, money, and real income

Personal distribution of incomes

Economic security as a goal

Gross national product

	Business Education	Home Economics	Social Studies
Day 1 Group A Group B Group C	Introduction to "planned spending" ——→		——→
Day 2 Group A Group B Group C	Establishment of typical expenditure and patterns for present and future for student, young working single, young marrieds, a family ——→		——→
Day 3 Group A Group B Group C	The recordkeeping of money management	Use of money by the family and in personal development	The family as an economic unit
Day 4 Group A Group B Group C	The recordkeeping of money management	Use of money by the family and in personal development	The family as an economic unit
Day 5 Group A Group B Group C	The recordkeeping of money management	Use of money by the family and in personal development	The family as an economic unit

	Business Education	Home Economics	Social Studies
Day 6 Group A Group B Group C	Introduction of checks and money substitutes		
Day 7 Group A	Writing, recording, reconciling		
Group B		Stretching the household dollar	
Group C			Aggregate consumer spending and the economy
Day 8 Group A			Aggregate consumer spending and the economy
Group B	Writing, recording, reconciling		
Group C		Stretching the household dollar	
Day 9 Group A		Stretching the household dollar	
Group B			Aggregate consumer spending and the economy
Group C	Writing, recording, reconciling		

	Business Education	Home Economics	Social Studies
Day 10 Group A Group B Group C	Evaluation (50 questions, multiple choice test, 1 point each; 50 practices on writing, recording, and endorsing checks) →		

Buying Goods and Services

Areas included are as follows:

housing
transportation
food
clothing
furniture and appliances
recreation
health

Important Economic Concepts

Installment purchasing

Comparison of prices

Demand, supply, price

Profit

Business cycle, depression, inflation, market

	Business Education	Home Economics	Social Studies
Day 11 Group A Group B Group C	Sources of information about buying goods and services		
Day 12 Group A Group B Group C	Housing (renting, leasing, buying)	Housing services	Housing in society
Day 13 Group A Group B Group C	Housing (renting, leasing, buying)	Housing services	Housing in society
Day 14 Group A Group B Group C	Housing (renting, leasing, buying)	Housing services	Housing in society
Day 15 Group A Group B Group C	Transportation (leasing or buying)	Transportation services	Transportation in society

	Business Education	Home Economics	Social Studies
Day 16 Group A Group B Group C	Transportation (leasing or buying)	Transportation services	Transportation in society
Day 17 Group A Group B Group C	Transportation (leasing or buying)	Transportation services	Transportation in society
Day 18 Group A Group B Group C	Comparing prices of furniture and appliances	Product characteristics of furniture and appliances	Comparative standards of living
Day 19 Group A Group B Group C	Comparing prices of furniture and appliances	Product characteristics of furniture and appliances	Comparative standards of living

	Business Education	Home Economics	Social Studies
Day 20 Group A			Comparative standards of living
Group B	Comparing prices of furniture and appliances		
Group C		Product characteristics of furniture and appliances	
Day 21 Group A		Product characteristics of clothing and food	
Group B	Comparison of prices of clothing and food		
Group C			Clothing and food in society
Day 22 Group A			Clothing and food in society
Group B		Product characteristics of clothing and food	
Group C	Comparison of prices of clothing and food		
Day 23 Group A	Comparison of prices of clothing and food		
Group B			Clothing and food in society
Group C		Product characteristics of clothing and food	

	Business Education	Home Economics	Social Studies
Day 24 Group A Group B Group C	Comparison of prices of recreation	Nature of family recreation	Recreation in society
Day 25 Group A Group B Group C	Comparison of prices of recreation	Nature of family recreation	Recreation in society
Day 26 Group A Group B Group C	Comparison of prices of recreation	Nature of family recreation	Recreation in society
Day 27 Group A Group B Group C	Health and fraudulent and deceptive products	Health and nutrition	Health and the HEW, FDA, AMA
Day 28 Group A Group B Group C	Health and fraudulent and deceptive products	Health and nutrition	Health and the HEW, FDA, AMA

	Business Education	Home Economics	Social Studies
Day 29 Group A Group B Group C	Health and fraudulent and deceptive products	Health and nutrition	 Health and the HEW, FDA, AMA
Day 30 Group A Group B Group C	General principles of purchasing		
Day 31 Group A Group B Group C	General principles of purchasing; 100-point examination		

Consumer Credit

Important Economic Concepts

Private debt

Public debt

Installment purchasing

Truth-in-Lending Act

Comparison of prices

	Business Education	Home Economics	Social Studies
Day 32 Group A Group B Group C	Introduction to credit: uses and forms of credit, personal bankruptcy, truth-in-lending laws, and retail installment sales		
Day 33 Group A Group B Group C	Consumer law and credit		
Day 34 Group A Group B Group C	Determination of costs of credit		
Day 35 Group A Group B Group C	Legal documents		
Day 36 Group A Group B Group C	Review		
Day 37 Group A Group B Group C	Final comprehensive examination, 100 points		

Consumer Rights and Responsibilities

Important Economic Concepts

Interdependence: The price and market system

Labor unions: collective bargaining, strikes, picketing, closed shop, featherbedding, monopoly, antitrust laws

Profit

	Business Education	Home Economics	Social Studies
Day 38 Group A Group B Group C	The consumer in the marketplace: Speaker from a consumer protection organization (30 min., Division of Consumer Fraud, Attorney-General's Office, City Department of Scales, State's Attorney's Office); 15-minute question-and-answer period		
Day 39 Group A Group B Group C	The consumer in the marketplace: Speaker from a businessman's organization (30 min., Better Business Bureau, public relations person of major company); 15-minute question-and-answer period		
Day 40 Group A Group B Group C	The profit motive and costs of business	Consumer abuses in the marketplace	The thrust of consumerism

	Business Education	Home Economics	Social Studies
Day 41 Group A Group B Group C	The profit motive and costs of business	Consumer abuses in the marketplace	The thrust of consumerism
Day 42 Group A Group B Group C	The profit motive and costs of business	Consumer abuses in the marketplace	The thrust of consumerism
Day 43 Group A Group B Group C	History of consumerism from The Jungle to Ralph Nader		
Day 44 Group A Group B Group C	History of consumerism from The Jungle to Ralph Nader		
Day 45 Group A Group B Group C	Consumer protection: public, private		

	Business Education	Home Economics	Social Studies
Day 46 Group A Group B Group C	Fraudulent and deceptive market practices and health quackery →		→
Day 47 Group A Group B Group C	One hundred-question multiple choice examination →		→

TEACHER COMMENT FORM NAME_____

CONSUMER EDUCATION SCHOOL_____

Please complete and mail this Teacher Comment Form as soon as you finish the course. Your comments and suggestions will be used in the revision of this guide.

1. Describe student reactions to activities you used.

2. To what extent did you make use of the listings of the free and inexpensive materials?

3. List any additional sources you feel should be included in the bibliography.

4. What new topical areas would you like to see developed?

5. Did you use the guideline individually or as a team? In either case, to what extent was the timetable helpful?

6. Additional comments, criticisms, and suggestions will be welcomed by the committee.

Return to--Mrs. Mary E. Greig, Director, Social Studies
Department of Curriculum, Room 822, Mail Run 65